

June 29, 2018
Reading, PA 19601
File # 18-13437 REF

2018 JUN 29 PM 2:34
U.S. BANKRUPTCY COURT
PA

F I L E D

To whom it may concern in the United States
Bankruptcy Court for the Eastern District of Pennsylvania
in reference to Leonor Dulcila Segura Debtor, vs.
Pennsylvania Housing Finance Agency. Notice of Motion,
Response Deadline and Hearing Date, I am filling a
motion to maintain my property, 126 West Spring street
Reading, PA 19601 and begin making monthly payments
towards my mortgage in the sum of \$698.00 effective
immediately. I receive a steady income of \$1,521.00 on a
monthly basis and would like the judge to grant my
motion. I will begin receiving my income on the date of
June 25, 2018, it will be a continuous income.

Thank you
Leonor D. Segura
6-29-18

KML LAW GROUP, P.C.
Suite 5000 – BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
www.kmllawgroup.com

June 15, 2018

Leonor Dulcila Segure
126 West Spring
Reading, PA 193601

RE: Leonor Dulcila Segure
Case No. 18-13437 REF
Last 4 Digits of Loan #: 9642

Dear Sir or Madam:

Enclosed is a true and correct copy of Movant's Motion for Relief From the Automatic Stay Under Section 362, the original of which was filed with the Bankruptcy Court.

Also enclosed is a Notice of Motion, Response Deadline and Hearing Date indicating the date within which an Answer must be filed and place, time and date of the hearing on the Motion. Please note the hearing date of July 5, 2018 at 9:30am.

Very truly yours,

KML LAW GROUP, P.C.

/s/ Rebecca Pereira
Rebecca Pereira, Paralegal
for Kevin G. McDonald, Esquire
KML Law Group, P.C.
Direct Phone (215) 825-6366
FAX (215) 825-6466
email: rpereira@kmllawgroup.com

Enclosure

cc:

Robert H. Holber Esq.
PENNSYLVANIA HOUSING FINANCE AGENCY
Office of U.S. Trustee



**Social Security Administration
Retirement, Survivors and Disability Insurance**
Notice of Award

Office of Central Operations
1500 Woodlawn Drive
Baltimore, Maryland 21241-1500
Date: June 22, 2018
Claim Number: [REDACTED] 7843HA

LEONOR D SEGURA
126 WEST SPRING ST
READING, PA 19601

You are entitled to monthly disability benefits beginning March 2018.

The Date You Became Disabled

We found that you became disabled under our rules on September 24, 2017.

The date we found you disabled is different from the date you gave us on the application.

To qualify for disability benefits, you must be disabled for five full calendar months in a row. The first month you are entitled to benefits is March 2018.

What We Will Pay And When

We pay Social Security benefits for a given month in the next month. For example, Social Security benefits for March are paid in April.

- You will receive \$3,422.25 around June 23, 2018.
- This is the money you are due for March 2018 through May 2018.
- Your next payment of \$1,521.00, which is for June 2018, will be received on or about the fourth Wednesday of July 2018.
- After that you will receive \$1,521.00 on or about the fourth Wednesday of each month.
- These and any future payments will go to the financial institution you selected. Please let us know if you change your mailing address, so we can send you letters directly.
- Later in this letter, we will show you how we figured these amounts.
- The day of the month you receive your payments depends on your date of birth.

058-76-7843HA

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Information About Representative's Fees

We have approved the fee agreement between you and your representative.

Your past-due benefits are \$4,563.00 for March 2018 through May 2018. Under the fee agreement, the representative cannot charge you more than \$1,140.75 for his or her work. The amount of the fee does not include any out-of-pocket expenses (for example, costs to get copies of doctors' or hospitals' reports). This is a matter between you and the representative.

How To Ask Us To Review The Determination On The Fee Amount

You, the representative or the person who decided your case can ask us to review the amount of the fee we say the representative can charge.

If you think the amount of the fee is too high, write us within 15 days from the day you get this letter. Tell us that you disagree with the amount of the fee and give your reasons. Send your request to this address:

Social Security Administration
Office of Hearings Operations
Attorney Fee Branch
5107 Leesburg Pike
Falls Church, Virginia 22041-3255

The representative also has 15 days to write us if he or she thinks the amount of the fee is too low.

If we do not hear from you or the representative, we will assume you both agree with the amount of the fee shown.

Information About Past-Due Benefits Withheld To Pay A Representative

Based on the law, we must withhold part of past-due benefits to pay an appointed representative. We cannot withhold more than 25 percent of past-due benefits to pay an authorized fee. We withheld \$1,140.75 from your past-due benefits to pay the representative.

We are paying the representative from the benefits we withheld. Therefore, we must collect a service charge from him or her. The service charge is 6.3 percent of the fee amount we pay, but not more than \$93, which is the most we can collect in each case under the law. We will subtract the service charge from the amount payable to the representative.

The representative cannot ask you to pay for the service charge. If the representative disagrees with the amount of the service charge, he or she must write to the address shown at the top of this letter. The representative must tell us why he or she disagrees within 15 days from the day he or she gets this letter.

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Other Social Security Benefits

This benefit is the only benefit you can receive from us at this time. In the future, if you think you might qualify for another benefit from us, you will need to apply again.

Your Responsibilities

We based our decision on information you gave us. If this information changes, it could affect your benefits. For this reason, it is important that you report changes to us right away.

We have enclosed a pamphlet, "What You Need To Know When You Get Social Security Disability Benefits." It tells you what you must report and how to report. Please be sure to read the parts of the pamphlet that tell you what to do if you go to work or your health improves.

A vocational rehabilitation or employment services provider may contact you to help you in going to work. The provider may be from a State agency or work under contract with Social Security.

If you go to work, we have special rules that let us continue your cash payments and health care coverage. To learn more about how work and earnings affect disability benefits, visit our website at www.socialsecurity.gov/work/. You may also call or visit any Social Security office to ask for the following publications:

- Social Security - Working While Disabled...How We Can Help (SSA Publication No. 05-10095).
- Social Security - If You Are Blind-How We Can Help (SSA Publication No. 05-10052).

Please let us know right away about any:

- Changes in your workers' compensation or public disability benefit payments.
- Lump-sum award(s) you receive.
- Other payments you receive that increase or decrease your workers' compensation or public disability benefit payments.

Your Benefits May Be Taxed

You may have to pay taxes on the benefits you get from us. Part of your Social Security benefits may be taxed if:

- you are single and your total income is more than \$25,000 or
- you are married and you and your spouse have total income of more than \$32,000.

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You can decide if you want to have federal taxes withheld from your benefits. If you want taxes withheld, you need to complete and return a Form W-4V, Voluntary Withholding Request. You can get Form W-4V from the Internal Revenue Service by calling 1-800-829-3676. You can also get this form at www.socialsecurity.gov/planners/taxes.htm on our website. After you complete and sign the form, return it to your local Social Security office by mail or in person.

You can find more information on paying taxes in the enclosed pamphlet, "What You Need To Know When You Get Social Security Disability Benefits".

Other Information

We are sending a copy of this notice to HOWARD ANDREW ROSEN.

Do You Disagree With The Decision?

We previously informed you of your appeal rights concerning the administrative law judge's (ALJ) decision. We also informed you of what you must do to have that decision reviewed.

If you believe that we decided any other part of your case incorrectly, you may request reconsideration on that part of your case.

If you do not agree with this decision, you have the right to appeal. We will review your case and look at any new facts you have. A person who did not make the first decision will decide your case. We may also review the parts of the decision that you think are right. We will make a decision that may or may not be in your favor.

- You have 60 days to ask for an appeal.
- The 60 days start the day after you receive this letter. We assume you received this letter 5 days after the date on it unless you show us that you did not receive it within the 5-day period.
- You must have a good reason if you wait more than 60 days to ask for an appeal.
- You can file an appeal with any Social Security office. You must ask for an appeal in writing. Please use our "Request for Reconsideration" form, SSA-561-U2. You may go to our website at www.socialsecurity.gov/online/ to find the form. You can also call, write, or visit us to request the form. If you need help to fill out the form, we can help you by phone or in person.

Things To Remember For The Future

Doctors and other trained staff decided that you are disabled under our rules. But, this decision must be reviewed at least once every 3 years. We will send you a letter before we start the review. Based on that review, your benefits will continue if you are still disabled, but will end if you are no longer disabled.

Please tell us if your mailing address or direct deposit information changes. We need this information to deposit your payments on time and send you important letters about your payments.

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Suspect Social Security Fraud?

Please visit <http://oig.ssa.gov/r> or call the Inspector General's Fraud Hotline at 1-800-269-0271 (TTY 1-866-501-2101).

If You Have Questions

We invite you to visit our website at www.socialsecurity.gov on the Internet to find general information about Social Security. If you have any specific questions, you may call us toll-free at 1-800-772-1213, or call your local Social Security office at 1-866-274-5960. We can answer most questions over the phone. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778. You can also write or visit any Social Security office. The office that serves your area is located at:

SOCIAL SECURITY
STE 200
201 PENN ST
READING PA 19601

If you do call or visit an office, please have this letter with you. It will help us answer your questions. Also, if you plan to visit an office, you may call ahead to make an appointment. This will help us serve you more quickly when you arrive at the office.

Social Security Administration

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PAYMENT SUMMARY

Your Payment Of \$3,422.25

Here is how we figured your first payment:

Benefits due for March 2018
through May 2018,
less monthly rounding of benefits\$ 4,563.00

Amount we subtracted because of

- money to pay
your representative 1,140.75

This equals the amount of
your first payment\$ 3,422.25

Your Regular Monthly Payment

Here is how we figured your regular monthly payment effective June 2018:

You are entitled to a monthly benefit of\$ 1,521.60

Amount we subtracted because of

- rounding (we must round down to
a whole dollar)60

This equals the amount of
your regular monthly payment\$ 1,521.00